

**Information to identify the case:****ENTERED**

Debtor 1

**Clint Dan-Willis Horn**

Social Security number or ITIN xxx-xx-xxxx January 24, 2023

EIN -- --

Nathan Ochsner, Clerk

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -- --

EIN -- --

United States Bankruptcy Court Southern District of Texas

Case number: **19-33340****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Clint Dan-Willis Horn  
 aka Clint Dan W. Horn, dba Globalview  
 Consulting Group, dba New Light Church of God  
 in Christ

1/24/23

**By the court:** Jeffrey P Norman  
 United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Southern District of Texas

In re:  
Clint Dan-Willis Horn  
Debtor

Case No. 19-33340-jpn  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0541-4  
Date Rcvd: Jan 24, 2023

User: ADIuser  
Form ID: 318

Page 1 of 3  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2023:**

Recip ID	Recipient Name and Address
db	+ Clint Dan-Willis Horn, 14007 Blisswood Dr., Houston, TX 77044-4944
10718831	+ ARS/ Rescue Rooter Houston, 10515 Okanella St., #100, Houston, TX 77041-5349
10718834	+ Coll Unlmt, 2000 S Dairy Ashford, Houston, TX 77077-5700
10718841	+ EZPawn, 2500 Bee Cave Rd., Ste. 200, Rollingwood, TX 78746-5869
10718843	+ Guzman Law Firm, 8225 Gulf Frwy, Houston, TX 77017-4503
10718844	+ Guzman Law Firm - Estimated Atty fees, 8225 Gulf Frwy, Houston, TX 77017-4503
10718845	+ Harris County MUD #342, Catherine Wheeler, Tax A/C, 6935 Barney Rd., #110, Houston TX 77092-4443
10718846	Harris County Tax Office, P. O. Box 4622, Houston, Texas 77210-4622
10718848	+ Hous High Cu, 8120 Washington, Houston, TX 77007-1038
10718849	+ Humble ISD Tax Office, P.O. Box 4020, Humble, TX 77347-4020
10718851	+ JLT Portfolio, 5757 Phantom Dr., #225, Hazelwood, MO 63042-2429
10718850	+ James West, West Law Group, PLLC, 957 NASA Pwky., #503, Houston, TX 77058-3039
10718853	+ Melissa Yvonne Glover-Horn, 14007 Blisswood Dr., Houston, TX 77044-4944
10734446	Nelnet on behalf of Trellis Company, Trellis Company, P.O Box 83100, Round Rock, TX 78683-3100
10718856	+ Nicole Hillman, PO Box 2725, League City, TX 77574-2725
10718859	+ Rufino Arias, 187 Robin Ln., Frederickburg, TX 78624-7434
10728396	+ Summerwood Community Association Inc, c/o Crest Management Co, PO Box 219320, Houston TX 77218-9320
10718861	+ Summerwood Community Association, Inc., c/o Crest Management Co., PO Box 52313, Phoenix, AZ 85072-2313
10718862	+ Unitenergycu, 8790 Fm 1960 Bypass Rd W, Humble, TX 77338-3945

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: FJSNORTHROP.COM	Jan 25 2023 01:04:00	Janet S Casciato-Northrup, Hughes Watters and Askanase, 1201 Louisiana, 28th Floor, Houston, TX 77002-5607
cr	+ EDI: PHINAMERI.COM	Jan 25 2023 01:04:00	Americredit Financial Services, Inc. DbA GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 24 2023 20:03:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
cr	+ EDI: AGFINANCE.COM	Jan 25 2023 01:04:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
10734354	EDI: PHINAMERI.COM	Jan 25 2023 01:04:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
10718829	+ Email/Text: bankruptcy@rentacenter.com	Jan 24 2023 20:03:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-6191
10718830	+ EDI: PHINAMERI.COM	Jan 25 2023 01:04:00	AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
10718832	+ Email/Text: president@bcfcu.com	Jan 24 2023 20:03:40	Bayou City Fed Credit, 6414 Fannin St Ste G50, Houston, TX 77030-1500

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10718835	Email/Text: BKY@conserve-arm.com	Jan 24 2023 20:03:00	Conserve, PO Box 7, Fairport, NY 14450
10718833	+ Email/Text: AllBankruptcyEBN@il.cslegal.com	Jan 24 2023 20:03:00	Codilis & Moody, P.C., 400 N. Sam Houston Pkwy. E., Ste. 900A, Houston, TX 77060-3548
10754269	^ MEBN	Jan 24 2023 20:01:03	Comptroller of Public Accounts, C/O Office of the Attorney General, Bankruptcy - Collections Division MC-008, PO Box 12548, Austin TX 78711-2548
10718836	+ EDI: CCS.COM	Jan 25 2023 01:04:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
10718838	^ MEBN	Jan 24 2023 20:00:35	Debt Recovery Solution, Attn: Bankruptcy, 6800 Jericho Turnpike Suite 113E, Syosset, NY 11791-4401
10718839	+ EDI: NAVIENTFKASMDOE.COM	Jan 25 2023 01:04:00	Dept of Ed / Navient, Attn: Claims Dept, PO Box 9635, Wilkes Barr, PA 18773-9635
10718840	+ Email/Text: vballew@eccu.net	Jan 24 2023 20:03:00	Energy Capital Cred Un, Po Box 2309, Houston, TX 77252-2309
10773558	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 24 2023 20:03:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
10718842	Email/Text: oportillo@globeacceptance.com	Jan 24 2023 20:03:00	Globe Acceptance Inc, 3410 Merle Hay Rd, Des Moines, IA 50310
10718847	+ Email/Text: ahamilton@hillcrestdavidson.com	Jan 24 2023 20:03:00	Hillcrest Davidson & A, Attn: Bankruptcy, 715 N Glenville - Suite 450, Richardson, TX 75081-2898
10720598	EDI: IRS.COM	Jan 25 2023 01:04:00	INTERNAL REVENUE SERVICE, P O Box 7346, Philadelphia PA 19101-7346
10718852	Email/Text: houston_bankruptcy@LGBS.com	Jan 24 2023 20:03:00	Linebarger, Goggan, Blair & Sampson, LLP, P.O. Box 3064, Houston, TX 77253-3064
10727255	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 24 2023 20:11:46	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
10718854	+ EDI: NAVIENTFKASMSERV.COM	Jan 25 2023 01:04:00	Navient, Attn: Bankruptcy, PO Box 9640, Wilkes-Barre, PA 18773-9640
10773482	EDI: NAVIENTFKASMDOE.COM	Jan 25 2023 01:04:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
10718855	+ Email/Text: electronicbkydocs@nelnet.net	Jan 24 2023 20:03:00	Nelnet Loans, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
10718857	+ Email/Text: curtism@nowaitloans.com	Jan 24 2023 20:03:00	No Wait Cash, 13132 Veterans Memorial Dr, Houston, TX 77014-1904
10738298	+ EDI: AGFINANCE.COM	Jan 25 2023 01:04:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
10718858	+ EDI: AGFINANCE.COM	Jan 25 2023 01:04:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
10718837	Email/Text: bankruptcy@payliance.com	Jan 24 2023 20:03:00	Cybrcollect, Attn: Bankruptcy, 3 Easton Oval, Ste 210, Columbus, OH 43219
10765640	+ EDI: JEFFERSONCAP.COM	Jan 25 2023 01:04:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
10718860	+ Email/Text: bankruptcy@speedyinc.com	Jan 24 2023 20:03:00	Speedy Cash, PO Box 780408, Wichita, KS 67278-0408
12276132	+ Email/Text: flyersprod.inbound@axisai.com	Jan 24 2023 20:03:00	U.S. Bank National Association, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
10718863	+ Email/Text: bk@worldacceptance.com		

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Jan 24 2023 20:03:48

WFC Limited Partnership, 108 Frederick St.,  
Greenville, SC 29607-2532

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, not in its individ
cr	*+	Summerwood Community Association, Inc., c/o Crest Management Co., PO Box 219320, Houston, TX 77218-9320
10734447	*	Nelnet on behalf of Trellis Company, Trellis Company, P.O Box 83100, Round Rock, TX 78683-3100

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2023 at the address(es) listed below:

Name	Email Address
Curtis W McCreight	on behalf of Creditor Summerwood Community Association Inc. mcreight@hooverslovacek.com, bankruptcy1@hooverslovacek.com;Mcreight.hsllp@gmail.com;doucet@hooverslovacek.com;kay@hooverslovacek.com
Eloise A Guzman	on behalf of Debtor Clint Dan-Willis Horn eloiseguzman@gmail.com guzmaneloise@gmail.com;GuzmanLawFirm@jubileebk.net
Janet S Casciato-Northrup	jln@hwa.com jsn@trustesolutions.net;jsnorthrup@hwa.com;dek@hwa.com
Jennine Hovell-Cox	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V hovellcoxlaw@hotmail.com, hovellcox@aol.com
Neisi Idalia GarciaRamirez	on behalf of Creditor Freedom Mortgage Corporation neisi.garciaramirez@mccalla.com
US Trustee	USTPRegion07.HU.ECF@USDOJ.GOV

TOTAL: 6